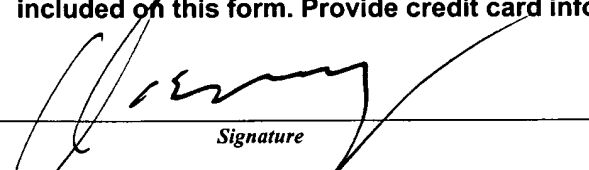
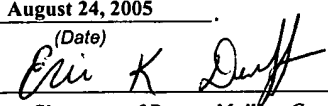
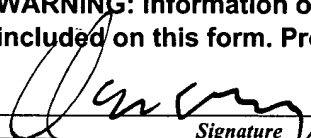
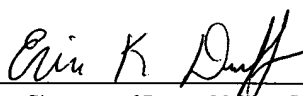


1 Fee 3628 \$

<b>PETITION FOR EXTENSION OF TIME UNDER 37 CFR 1.136(a) (Small Entity)</b>				Docket No. 20062/3-CIP	
In Re Application Of: Frank et al.					
Application No. 09/825,426	Filing Date April 3, 2001	Examiner Fults, Richard C.	Customer No. 21710	Group Art Unit 3628	Confirmation No. 2062
Invention: <b>FINANCIAL OPTIMIZATION SYSTEM AND METHOD</b>					
<b>COMMISSIONER FOR PATENTS:</b>					
This is a request under the provisions of 37 CFR 1.136(a) to extend the period for filing a response to the Office Action of <u>March 24, 2005</u> in the above-identified application. <span style="margin-left: 100px;"><i>Date</i></span>					
The requested extension is as follows (check time period desired): <div style="display: flex; justify-content: space-between; align-items: flex-start;"><div><input type="checkbox"/> One month</div><div><input checked="" type="checkbox"/> Two months</div><div><input type="checkbox"/> Three months</div><div><input type="checkbox"/> Four months</div><div><input type="checkbox"/> Five months</div></div> <div style="display: flex; justify-content: space-between; align-items: flex-start; margin-top: 5px;"><div>from: <u>June 24, 2005</u> <span style="margin-left: 20px;"><i>Date</i></span></div><div>until: <u>August 24, 2005</u> <span style="margin-left: 20px;"><i>Date</i></span></div></div>					
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27					
The fee for the extension of time is \$225 and is to be paid as follows:					
<input type="checkbox"/> A check in the amount of the fee is enclosed.					
<input checked="" type="checkbox"/> The Director is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 50-0369					
<input checked="" type="checkbox"/> If an additional extension of time is required, please consider this a petition therefor and charge any additional fees which may be required to Deposit Account No. 50-0369					
<input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.					
<b>WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.</b>					
<div style="text-align: center;"> <i>Signature</i></div> <div>David D. Lowry, Esq. (Reg. No. 38,538) Brown Rudnick Berlack Israels LLP One Financial Center, Box IP Boston, MA 02111 Tel.: 617-856-8399 Fax: 617-856-8201 Attorney for Applicants</div>			Dated: August 24, 2005		
08/31/2005 HAHRED1 00000047 500369 09825426 01 FC 2252 225.00 DA CC:			<div>I certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on <u>August 24, 2005</u>.</div> <div style="text-align: center;"><div> <i>(Date)</i></div><div>Signature of Person Mailing Correspondence</div><div>Erin K. Duff</div><div>Typed or Printed Name of Person Mailing Correspondence</div></div>		

<b>AMENDMENT TRANSMITTAL LETTER (Small Entity)</b> Applicant(s): Frank et al.					Docket No. 20062/3-CIP	
Application No. 09/825,426	Filing Date April 3, 2001	Examiner Fults, Richard C.	Customer No. 21710	Group Art Unit 3628	Confirmation No. 2062	
Invention: <b>FINANCIAL OPTIMIZATION SYSTEM AND METHOD</b>						
<b><u>COMMISSIONER FOR PATENTS:</u></b>  Transmitted herewith is an amendment in the above-identified application.  <input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27  The fee has been calculated and is transmitted as shown below.						
<b>CLAIMS AS AMENDED</b>						
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE	
TOTAL CLAIMS	20   -	20   =	0	x   \$25.00	\$0.00	
INDEP. CLAIMS	3   -	3   =	0	x   \$100.00	\$0.00	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00	
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT</b>					<b>\$0.00</b>	
<input checked="" type="checkbox"/> No additional fee is required for amendment. <input type="checkbox"/> Please charge Deposit Account No. 50-0369 in the amount of <input type="checkbox"/> A check in the amount of to cover the filing fee is enclosed. <input checked="" type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. <input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16. <input type="checkbox"/> Any patent application processing fees under 37 CFR 1.17. <input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached. <b>WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.</b>						
 Signature <b>David D. Lowry, Esq. (Reg. No. 38,538)</b> <b>Brown Rudnick Berlack Israels LLP</b> <b>One Financial Center, Box IP</b> <b>Boston, MA 02111</b> <b>Tel.: (617) 856-8399</b> <b>Fax: (617) 856-8201</b> <b>Attorney for Applicants</b>			Dated: August 24, 2005  <div style="border: 1px solid black; padding: 5px;">           I certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on August 24, 2005.            _____            (Date)               Signature of Person Mailing Correspondence  <b>Erin K. Duff</b>            _____            Typed or Printed Name of Person Mailing Correspondence         </div>			
CC:						